

Information to identify the case:

Debtor 1	<u>Mark A. Zimmerman</u>	Social Security number or ITIN	xxx-xx-2468
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angie A. Zimmerman</u>	Social Security number or ITIN	xxx-xx-8228
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-28248-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark A. Zimmerman

Angie A. Zimmerman

1/24/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Mark A. Zimmerman
Angie A. Zimmerman
DebtorsCase No. 19-28248-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 41

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db/jdb +Mark A. Zimmerman, Angie A. Zimmerman, 1798 Ferrari Drive, Vineland, NJ 08361-6302
 518477254 AT & T, PO Box 41457, Philadelphia, PA 19101-1457
 518477249 Akron Billing Center, P.O. Box 740021, Attn: Emrg Assoc Of SJ, Cincinnati, OH 45274-0021
 518477253 +Apex Asset Mamanement Llc, 1891 Santa Barbara Dr Stw 204, Lancaster, PA 17601-4106
 518477263 +Credit Control, 11821 Rock Landing Dr, Newport News, VA 23606-4225
 518477264 +Discover Bank, 325 Chestnut St, Ste 501, Philadelphia, PA 19106-2605
 518477266 Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474
 518477268 +Jefferson Health, PO Box 88, Philadelphia, PA 19105-0088
 518477269 Labcorp, PO Box 2240, Burlington, NC 27216-2240
 518477270 +Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
 518477271 +MB financial services, 14372 Heritage parkway, Fort Worth, TX 76177-3300
 518477273 Midland Mortgage, PO Box 5025, Oklahoma City, OK 73126
 518477274 +Morton & Craig LLC, Deborah Morford Esq, 110 Marter Ave, Suite 301, Moorestown, NJ 08057-3124
 518477276 Northstar Location Services, 4285 Genesee St, Attn Financial Services Dept, Cheektowaga, NY 14225-1943
 518477277 +PMAB LLC, 4135 S Stream Blvd Ste, Charlotte, NC 28217-4636
 518477278 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 518477279 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
 518477280 Pro Co, PO Box 2462, Jefferson University Hospital, Aston, PA 19014-0462
 518477281 Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775
 518477282 +ROI, PO box 549, Timonium, MD 21094-0549
 518477283 South Jersey Emer Phys, 2620 Ridgewood Road, Suite 300, Akron, OH 44313-3527
 518477285 Vineland Medical Center, PO Box 62850, Baltimore, MD 21264-2850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: GMACFS.COM Jan 25 2020 05:18:00 Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004

518477251 +EDI: RMCB.COM Jan 25 2020 05:18:00 AMCA, PO Box 1235, C/O Quest Diagnostics, Elmsford, NY 10523-0935

518477250 +EDI: GMACFS.COM Jan 25 2020 05:18:00 Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004

518477252 +E-mail/Text: bky@americanprofit.net Jan 25 2020 00:53:52 American Profit Recovery, 34405 W 12 Mile Road, Ste 379, Farmington Hills, MI 48331-5608

518477255 EDI: BANKAMER2.COM Jan 25 2020 05:18:00 Bank Of America, PO Box 7047, Dover, DE 19903-7047

518477257 EDI: CAPITALONE.COM Jan 25 2020 05:18:00 Capital One Bank, PO Box 85015, Richmond, VA 23285

518477258 +EDI: CITICORP.COM Jan 25 2020 05:18:00 Citibank NA, 701 East 60th Street North, Sioux Falls, SD 57104-0493

518477259 +EDI: WFNNB.COM Jan 25 2020 05:18:00 Comenity Capital Bank/Boscovs, PO Box 183003, Columbus, OH 43218-3003

518477260 +EDI: CONVERGENT.COM Jan 25 2020 05:18:00 Convergent, 500 SW 7th Street - Building A 100, C/O Verizon, Renton, WA 98057-2983

518477261 +EDI: CCS.COM Jan 25 2020 05:18:00 Credit Collection Services, PO Box 55126, RE:Jefferson health, Boston, MA 02205-5126

518477262 +EDI: CCS.COM Jan 25 2020 05:18:00 Credit Collection Services, PO Box 55126, Boston, MA 02205-5126

518477265 E-mail/Text: bknotice@ercbpo.com Jan 25 2020 00:53:21 ERC, PO Box 23870, Jacksonville, FL 32241-3870

518477267 EDI: JEFFERSONCAP.COM Jan 25 2020 05:18:00 Jefferson Capital System, 16 Mclelland Road, RE: Verizon, Saint Cloud, MN 56303

518477267 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 25 2020 00:53:37 Jefferson Capital System, 16 Mclelland Road, RE: Verizon, Saint Cloud, MN 56303

518477275 +E-mail/Text: mpma1944@aol.com Jan 25 2020 00:53:17 MPMA Collections, PO Box 298, Millville, NJ 08332-0298

518477272 +EDI: MID8.COM Jan 25 2020 05:18:00 Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255

518477284 EDI: VERIZONCOMB.COM Jan 25 2020 05:18:00 Verizon, PO Box 25087, Wilmington, DE 19899-5087

518477286 E-mail/Text: BKRMailOps@weltman.com Jan 25 2020 00:53:25 Weltman Weinberg & Reis, 325 Chestnut St Ste 501, Philadelphia, PA 19106-2605

TOTAL: 20

District/off: 0312-1

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Total Noticed: 41

Date Rcvd: Jan 24, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518477256 ##+Bridgeton Onized Credit Union, 2550 South Main Road, Vineland, NJ 08360-7138
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Joint Debtor Angie A. Zimmerman mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Mark A. Zimmerman mylawyer7@aol.com,
ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7